

## **AMENDMENTS TO SPECIFICATION**

Please replace the paragraph beginning at page 14, line 9, with the following paragraph:

FIG. 2 is a diagram that provides additional detail concerning the Products Landing Page area of the Credit Advisor web site;

Please replace the paragraph beginning at page 14, line 12, with the following paragraph:

FIG. 3 is a diagram that provides additional detail concerning the Process Landing Page area of the Credit Advisor web site;

Please add to the specification (as new page 141) the abstract on the following page